

PTO/SB/08b(08-03)

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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/638,125
		Filing Date	August 7, 2003
		First Named Inventor	Robert B. Phelps
		Group Art Unit	3626
		Examiner Name	Vanal Frenel
First Supplemental (use as many sheets as necessary)		Attorney Docket Number	S-0816
Sheet	1 of 1		

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
V-F	L-13	BYRNES, NANETTE, "Sink Hole! How Public Pension Promises are Draining State and City Budgets", Special Report, BusinessWeek, June 13, 2005, ppg 68-72 and 74-76.	
V-F	L-14	YOUNG, JEFFREY E., "Examining Business Method Patents - Is the 'Technological Arts' Requirement at Odds with State Street and Diehr?", IPL Newsletter, vol. 23, no. 3, Spring 2005, ppg 21-24.	

Examiner Signature	<i>Vanal Frenel</i>	Date Considered	7/28/05
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				C mplete if Known	
Sheet	1	of	3	Application Number	10/636,125
				Filing Date	August 7, 2003
				First Named Inventor	Robert B. Phelps
				Art Unit	3629
				Examiner Name	JANEZ FRENEZ
				Attorney Docket Number	S-816

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Examiner Signature	<i>Panel Frenel</i>	Date Considered	<i>7/28/05</i>
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Substitute for form 1449B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Applicati n Number	10/636,125	
			Filing Date	August 7, 2003	
			First Named Inventor	Robert B. Phelps	
			Art Unit	3629	
			Examiner Name	- VANEL FRENEL	
Sheet	2	of	3	Attorney Docket Number	S-816

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
V.F	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAIL Journal; May 2003; Volume XXV; No. 4; pages 33-35.	
	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.	
	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.	
V.F	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6	

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Complete if Known

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First Named Inventor	Robert B. Phelps
Art Unit	3629
Examiner Name	-- VANEL FRENEL
Attorney Docket Number	S-816

(use as many sheets as necessary)

Sheet	3	of	3
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Examiner Signature	<i>Panel Frenel</i>	Date Considered	7/28/05
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